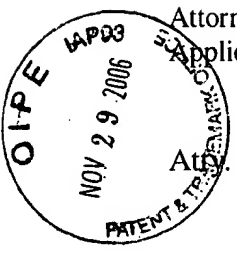


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Attorney Docket No. CSHE. P002  
Application No. 09/665,919

Att. Docket No. CSHE.P002

PATENT

**IN THE UNITED STATES PATENT OFFICE**

In Re Patent Application of:	)	
	)	Examiner: Richard C. Weisberger
Venkatachari Dilip, et al.	)	Art Unit: 3693
	)	
Application No. 09/665,919	)	
	)	
Filed: September 20, 2000	)	
	)	
For: METHOD AND APPARATUS FOR	)	
IMPLEMENTING FINANCIAL	)	
TRANSACTIONS	)	
	)	

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**Submission of Information Disclosure Statement**

Sir:

Enclosed is a copy of Information Disclosure Citation Form PTO-1449 (Substitute).  
Copies of references that are not U.S. Patents or U.S. Patent Publications are also enclosed. It is respectfully requested that the cited documents be considered and that the enclosed Information Disclosure Citation Form PTO-1449 be initialed by the Examiner to indicate such consideration and a copy thereof returned to applicant(s).


This Information Disclosure Statement is being submitted pursuant to 37 C.F.R. § 1.97(c) and is accompanied by an Authorization to charge our credit card for the fee under 37 C.F.R. § 1.17(p).

12/04/2006 EAREGAY1 00000051 09665919  
01 FC:1806 180.00 OP

Pursuant to 37 C.F.R. § 1.97(h), the submission of this Information Disclosure Statement is not to be construed as a representation that a search has been made and is not to be construed as an admission that the information cited in this statement is material to patentability.

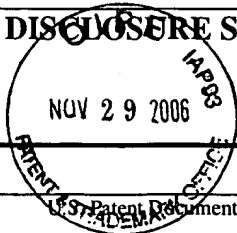
Respectfully submitted,  
Courtney Staniford & Gregory LLP

Dated: 11-27-08

  
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Barbara B. Courtney  
Reg. No. 42,442

Courtney Staniford & Gregory LLP  
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Facsimile No.: (408) 342-1909

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P002	Application Number: 09/665,919
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	Filing Date: September 20, 2000	Art Unit: 3693
	First Named Inventor: Venkatachari Dilip	Examiner Name: Richard Weisberger

**U.S. PATENT DOCUMENTS**

Exam. Initial*	Cite No. <sup>1</sup>	U.S. Patent Document		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		Number	Kind Code <sup>2</sup> (If known)			
		6,240,399		Frank, et al.	05-2001	
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		6,510,451		Wu, et al.	01-21-2003	

Examiner Signature		Date Considered	
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<sup>1</sup>EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P002	Application Number: 09/665,919
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	Filing Date: September 20,2000	Art Unit: 3693
	First Named Inventor: Venkatachari Dilip	Examiner Name: Richard Weisberger

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

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Substitute Form 1449/PTO	Attorney Docket No.: CSHE.P002	Application Number: 09/665,919
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>	Filing Date: September 20,2000	Art Unit: 3693
	First Named Inventor: Venkatachari Dilip	Examiner Name: Richard Weisberger

### NON PATENT LITERATURE DOCUMENTS

Exam. Initial*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Dartmouth Research & Consulting Glossaries, 2000 (Pages 1-9)	
		Bruce Schneier, APPLIED CRYPTOGRAPHY, Second Edition, Protocols, Algorithms, and Source Code in C, Pgs 30-32	

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Dawn Rose

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11/29/06  
(Date signed)

Serial/Patent No.: 09/665,919 Filing/Issue Date: 9/20/2000 Client: Cashedge, Inc.

Title: METHOD AND APPARATUS FOR IMPLEMENTING FINANCIAL TRANSACTIONS

Atty. Docket No.: CSHE.P002

Date Mailed 11/29/06

The following has been received in the U.S. Patent & Trademark Office on the date stamped hereon:

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| <input type="checkbox"/> Preliminary Amendment ( pgs.)   | <input checked="" type="checkbox"/> Information Disclosure Statement & 1449/PTO |
| <input type="checkbox"/> Application - Utility ( pgs.)   | <input type="checkbox"/> Issue Fee Transmittal                                  |
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| <input type="checkbox"/> Power of Attorney (PTO/SB/80)   | <input checked="" type="checkbox"/> Express Mail No. <u>EV708400683US</u>       |
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